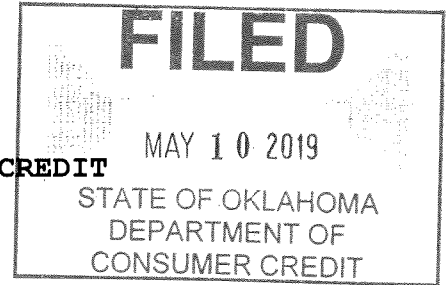


**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA**



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner))
)
v.) Case No. 18-0294-DIS)
)
EDJR AUTOMOTIVE, INC., D/B/A)
CORLEY CHEVROLET CADILLAC,)
)
Respondent)

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, EDJR Automotive, Inc. d/b/a Corley Chevrolet Cadillac, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) Petitioner restates and incorporates by reference the allegations made by Petitioner in the Notice of Hearing filed in this matter.

a. Respondent is a foreign for profit business corporation under the jurisdiction of the State of Delaware, Oklahoma Secretary of State filing number 2312664217, active filing status.

b. Respondent transacts business at 144 W. Shawnee Ave., Muskogee, OK 74401.

c. On December 3, 2018, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Dalton Durossette, Assistant Sales Manager.

d. The investigators asked if Respondent offered financing options for consumers to purchase vehicles at the location. Mr. Durossette advised Respondent offers indirect lending for consumers. Mr. Durossette advised the

consumers sign the financing paperwork at the dealership location. The consumers can complete a credit application on Respondent's webpage. Upon request, the investigators scanned an executed retail contract that listed financing terms. The contract listed Corley Chevrolet Cadillac as the seller. Mr. Durossette advised Respondent has been in business since June of 2018 at the location.

e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for R. Brock lists the purchase of a 2018 Chevrolet Colorado. The Seller is listed as Corley Chevrolet Cadillac with the business address listed. The terms of the contract are 72 monthly payments in the amount of \$598.63 with the first payment due on December 15, 2018. Total sales price of the vehicle is \$43,101.36. The interest rate is listed as 6.99%.

f. Respondent is not a supervised financial organization or a person holding a license to make supervised loans issued under 14A O.S. § 3-501 *et seq.*

g. As of the date of the Notice, Respondent is not licensed in the State of Oklahoma pursuant to the provisions of 14A O.S. §§ 6-201 through 6-203 of the UCCC. 14A O.S. § 6-203(2).

h. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, within 30 days of commencing business.

i. Respondent has failed to pay the notification license filing fee of \$120.00 for each business location pursuant to OKLA. ADMIN. CODE § 160:5-1-2(2)(A).

(2) Respondent does not admit to the allegations made by Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent will submit a notification license application and pay all applicable registration/application fees to the Department on or before June 3, 2019. In addition, Respondent agrees to pay a \$1500.00 civil penalty payable in 3

installments of \$500.00 each, with first installment due on or before June 3, 2019, second installment due on or before July 3, 2019 and last installment due on or before August 3, 2019.

(4) The payments shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 18-0294-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) A file stamped copy of this Consent Order will be returned to the Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 14 O.S. § 6-113(4).



[Redacted signature area]

Scott Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 5/10/19

[Redacted signature area]

EDJR Automotive, Inc. d/b/a
Corley Chevrolet Cadillac

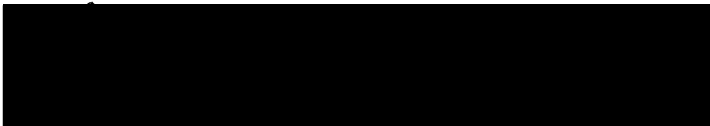
Dated: 5/7/2019

VERIFICATION OF CONSENT ORDER, CASE NUMBER 18-0294-DIS

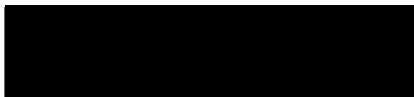
STATE OF OKLAHOMA)

COUNTY OF Muskogee)

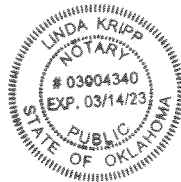
Signed and sworn to (or affirmed) before me on May 7, 2019, by JUANITA C MALKEMES of EDJR Automotive Inc. d/b/a Corley Chevrolet Cadillac.



EDJR Automotive, Inc. d/b/a Corley Chevrolet Cadillac



(Seal, if any)



Notary Public

My commission expires:

03/14/23 #03004340